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12/30/2008

VENABLE LLP

P.O. BOX 34385

WASHINGTON, DC 20043-9998

EXAMINER

FELTEN, DANIEL S

ART UNIT

PAPER NUMBER

3696

DATE MAILED: 12/30/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/393,024

09/09/1999

SUZANNE S. ALLISON

2543-128329

2147

TITLE OF INVENTION: SYSTEM FOR FINANCIAL PLANNING

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	03/30/2009

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

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If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

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B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

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B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

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III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

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26694 7590 12/30/2008

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(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/393,024	09/09/1999	SUZANNE S. ALLISON	2543-128329	2147

TITLE OF INVENTION: SYSTEM FOR FINANCIAL PLANNING

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nonprovisional	NO	\$1510	\$0	\$0	\$1510	03/30/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
FELTEN, DANIEL S	3696	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/147; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY AND STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

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- ☐ A check is enclosed.
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- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

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09/393,024	09/09/1999	SUZANNE S. ALLISON	2543-128329	2147
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VENABLE LLP P.O. BOX 34385 WASHINGTON, DC 20043-9998			FELTEN, DANIEL S	
			ART UNIT	PAPER NUMBER

3696
DATE MAILED: 12/30/2008

Determination of Patent Term Extension under 35 U.S.C. 154 (b)

(application filed after June 7, 1995 but prior to May 29, 2000)

The Patent Term Extension is 0 day(s). Any patent to issue from the above-identified application will include an indication of the 0 day extension on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Extension is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability**Application No.**

09/393,024

Applicant(s)

ALLISON ET AL.

Examiner

DANIEL S. FELTEN

Art Unit

3696

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 11/06/2008.
2. ☒ The allowed claim(s) is/are 2-21, 23, 25, 26, 29, 30, 32-34 and 39-42.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

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4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Daniel S Felten/
Primary Examiner, Art Unit 3696

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Michael A. Sartori, (Reg. No. 41,289) on November 12, 2008.

The application has been amended as follows:

1. (Cancelled)

Re claim 2: A computer-implemented method for selecting at least one financial strategy from a plurality of financial strategies to achieve at least one financial goal, each financial strategy comprising an asset allocation, comprising the steps of:

receiving at a computer investor financial preferences regarding a plurality of attributes for at least one financial goal;

performing within the computer a plurality of Monte Carlo simulations on the asset allocation of each financial strategy based on a probability distribution;

generating rates of return within the computer for each respective financial strategy based on the Monte Carlo simulations;

calculating financial projections for each financial strategy based on the rates of return for each respective financial strategy;

calculating a plurality of attribute measures for each financial strategy based on the financial projections for each respective financial strategy, the plurality of attribute measures corresponding to the plurality of attributes for the at least one financial goal;

calculating a utility score for each financial strategy based on the plurality of the attribute measures for each respective financial strategy and the investor financial preferences regarding the plurality of attributes for the at least one financial goal; and

selecting at least one of the financial strategies from the plurality of financial strategies **by the computer** based on the utility scores for the plurality of financial strategies.

Re claim 3: a computer-implemented method according to claim 2, further comprising: storing the rates of return in a time series database of rates of return for each of the financial strategies.

Re claim 4: A computer-implemented method according to claim 2, wherein the step of **calculating** a utility score comprises using a software-implemented decision analysis based on multi-attribute utility theory.

Re claim 5: A computer-implemented method according to claim 2, wherein selecting at least one of the financial strategies comprises the step of selecting the financial strategy having a highest utility score.

Re claim 6: A computer-implemented method according to claim 4, further comprising:

calculating a goals hierarchy for the at least one financial goal;

calculating a single utility function for each attribute of the at least one financial goal;

calculating a weight for each attribute; and

calculating a weight for each of the at least one financial goal;

wherein the utility score for each financial strategy is **calculated** based on the single-utility functions, the weights for the attributes, and the weights for the financial goals.

Re claim 7: A computer-implemented method according to claim 6, wherein the at least one financial goal, the attributes, the single utility functions, and the weights for the attributes are **calculated** using input provided by a financial planner.

Re claim 8: A computer-implemented method according to claim 6, wherein the weight for the at least one financial goal is **calculated** using the investor financial preferences, input provided by a financial planner, or a combination of financial preferences provided by an investor and input provided by a financial planner.

Re claim 9: A computer-implemented method according to claim 2, wherein receiving investor financial preferences comprises the step of receiving financial preferences provided by an investor.

Re claim 10: A computer-implemented method according to claim 2, wherein receiving investor financial preferences comprises the step of receiving input provided by a financial planner.

Re claim 11: A computer-implemented method according to claim 2, wherein receiving investor financial preferences comprises the step of receiving a combination of financial preferences provided by an investor and input provided by a financial planner.

Re claim 12: A computer-implemented method according to claim 2, wherein selecting at least one of the financial strategies comprises the step of selecting a financial strategy using a heuristic based on investor financial preferences.

Re claim 13: A computer-implemented method according to claim 2, wherein selecting at least one of the financial strategies comprises the step of selecting a financial strategy using a heuristic based on financial variables related to the financial strategies.

Re claim 14: A computer-implemented method according to claim 2, wherein selecting at least one of the financial strategies comprises the step of selecting a financial strategy using a heuristic based on investor financial preferences, financial variables related to the financial strategies, and utility scores determined for the financial strategies.

Re claim 15: A computer-implemented method according to claim 2, wherein each financial strategy is calculated from a multi-dimensional matrix of at least one financial variable and stored on a computer-readable medium, the multi-dimensional matrix having a plurality of cells, each cell in the multi-dimensional matrix corresponding to one of the financial strategies.

Re claim 16: A computer-implemented method according to claim 2, wherein each financial strategy further comprises a product mix and a likelihood of success for achieving at least one of an investment of assets, an accumulation of assets, or a withdrawal of assets.

Re claim 17: A computer-implemented method according to claim 2, wherein the asset allocation comprises an allocation of at least one of stocks, bonds, or short-term securities.

Re claim 18: A computer-implemented method according to claim 16, wherein the product mix comprises a mix of at least one of a mutual fund or a variable annuity.

Re claim 19: A computer-implemented method according to claim 2, wherein at least one financial strategy includes at least one of the following: periodic withdrawal; inflation adjustment; minimal required distributions; an ordered withdrawal strategy based on tax characteristics of the assets; an ordered annuity purchase strategy based on tax characteristics of the assets; periodic tax adjustment; periodic shifting of asset allocations; periodic rebalancing of assets to align with a current asset allocation; re-investment of excess annuity payments; reinvestment of excess minimal required distributions; investor contributions; asset management fees; staggered investor account starts; or MRD mortality rules.

Re claim 20: A computer-implemented method according to claim 2, wherein the at least one financial goal is related to retirement financial goals.

Re claim 21: A computer-implemented method according to claim 2, further comprising the step of providing a questionnaire for an investor, the questionnaire for calculating investor financial preferences.

Re claim 23: A computer-implemented method according to claim 2, further comprising the step of creating a report describing the step of selecting at least one of the financial strategies and the selected at least one of the financial strategies.

24. (Cancelled)

Re claim 25: A computer-readable medium having computer-executable instructions that when executed by a computer, selects at least one financial strategy from a plurality of financial strategies to achieve at least one financial goal, each financial strategy comprising an asset allocation, the computer-readable medium comprising:

instructions that when executed by the computer, receives investor financial preferences regarding a plurality of attributes for at least one financial goal;

instructions that when executed by the computer, performs a plurality of Monte Carlo simulations on the asset allocation of each financial strategy based on a probability distribution;

instructions that when executed by the computer, generates rates of return for each respective financial strategy based on the Monte Carlo simulations;

instructions that when executed by the computer, calculates financial projections for each financial strategy based on the rates of return for each respective financial strategy;

instructions that when executed by the computer, calculates a plurality of attribute measures for each financial strategy based on the financial projections for each respective financial strategy, the plurality of attribute measures corresponding to the plurality of attributes for the at least one financial goal;

instructions **that when executed by the computer, calculates** a utility score for each financial strategy based on the plurality of the attribute measures for each respective financial strategy and the investor financial preferences regarding the plurality of attributes for the at least one financial goal; and

instructions **that when executed by the computer, selects** at least one of the financial strategies from the plurality of financial strategies based on the utility scores for the plurality of financial strategies.

Re claim 26: A computer system for selecting at least one financial strategy from a plurality of financial strategies to achieve at least one financial goal, each financial strategy comprising an asset allocation, the computer system comprising:

means for receiving investor financial preferences regarding a plurality of attributes for at least one financial goal;

means for performing a plurality of Monte Carlo simulations on the asset allocation of each financial strategy based on a probability distribution;

means for generating rates of return for each respective financial strategy based on the Monte Carlo simulations;

means for **calculating** financial projections for each financial strategy based on the rates of return for each respective financial strategy;

means for **calculating** a plurality of attribute measures for each financial strategy based on the financial projections for each respective financial strategy, the plurality of attribute measures Corresponding to the plurality of attributes for the at least one financial goal;

means for **calculating** a utility score for each financial strategy based on the plurality of the attribute measures for each respective financial strategy and the investor financial preferences regarding the plurality of attributes for the at least one financial goal; and

means for selecting at least one of the financial strategies from the plurality of financial strategies based on the utility scores for the plurality of financial strategies.

27. (Cancelled)

28. (Cancelled)

Re claim 29: A computer system for **calculating** at least one financial strategy for assets to meet financial goals, the computer system comprising:

means for storing investor information regarding a plurality of attributes for at least one financial goal;

means for storing a plurality of financial strategies, each financial strategy including an asset allocation;

means for performing a plurality of Monte Carlo simulations on the asset allocation of each financial strategy based on a probability distribution;

means for generating rates of return for each respective financial strategy based on the Monte Carlo simulations;

a software-implemented projection engine that calculates financial projections for each of the financial strategies using the rates of return;

means for calculating a plurality of attribute measures for each financial strategy based on the financial projections for each respective financial strategy, the plurality of attribute measures corresponding to the plurality of attributes for the at least one financial goal;

a software-implemented preference model incorporating the investor information;
means for calculating a utility score for each of the financial strategies using the preference model and the plurality of attributes measures for each respective financial strategy;
and

means for selecting at least one of financial strategies based on the utility scores for the financial strategies.

Re claim 30: A computer-readable medium having computer-executable instructions that when executed by a computer, calculates at least one financial strategy for assets to meet financial goals, the at least one financial strategy including an asset allocation, the computer-readable medium comprising:

instructions that when executed by the computer, receives investor financial preferences regarding a plurality of attributes
for at least one financial goal;

instructions **that when executed by the computer, performs** a plurality of Monte Carlo simulations on the asset allocation of each financial strategy based on a probability distribution;

instructions **that when executed by the computer, generates** rates of return for each respective financial strategy based on the Monte Carlo simulations;

instructions **that when executed by the computer, calculates** financial projections for each financial strategy based on the rates of return for each respective financial strategy;

instructions **that when executed by the computer, calculates** a plurality of attribute measures for each financial strategy based on the financial projections for each respective financial strategy, the plurality of attribute measures corresponding to the plurality of attributes for the at least one financial goal;

instructions **that when executed by the computer, calculates** a utility score for each financial strategy based on the plurality of the attribute measures for each respective financial strategy and the investor financial preferences regarding the plurality of attributes for the at least one financial goal; and

instructions **that when executed by the computer, selects** at least one of the financial strategies from the plurality of financial strategies based on the utility scores for the plurality of financial strategies.

Re claim 32: A computer-implemented method according to claim 2, wherein the at least one financial goal includes college tuition financial goals.

Re claim 33: A computer system according to claim 26, wherein the at least one financial goal is related to retirement financial goals.

Re claim 34: A computer-readable medium according to claim 30, wherein at least one financial strategy includes at least one of the following: periodic withdrawal; inflation adjustment; minimal required distributions; an ordered withdrawal strategy based on tax characteristics of the assets; an ordered annuity purchase strategy based on tax characteristics of the assets; periodic tax adjustment; periodic shifting of asset allocations; periodic rebalancing of assets to align with a current asset allocation; re-investment of excess annuity payments; reinvestment of excess minimal required distributions; investor contributions; asset management fees; staggered investor account starts; or MRD mortality rules.

35. (Cancelled)

36. (Cancelled)

37. (Cancelled)

38. (Cancelled)

Re claim 39: (Previously presented) A computer-implemented method according to claim 2, wherein generating rates of return for each respective financial strategy comprises:

constructing a covariance matrix for the asset allocation of each respective financial strategy based on each of a plurality of sub-asset classes of the asset allocation of each financial strategy;

calculating deviations for a zero rate of return obtained from the plurality of Monte Carlo simulations; and combining the covariance matrix for the asset allocation, deviations for a zero rate of return obtained from the plurality of Monte Carlo simulations, and an average rate of return for each sub-asset class to obtain the rates of return for each respective financial strategy.

Re claim 40: A computer-implemented method according to claim 2, wherein performing a plurality of Monte Carlo simulations comprises: for each of a plurality of sub-asset classes of the asset allocation of each financial strategy, **calculating** a probability distribution for the sub-asset class based on at least one of historical data of the sub-asset class or input provided by a financial planner.

Re claim 41: A computer-implemented method according to claim 2, wherein the probability distribution is a Gaussian probability distribution.

Re claim 42: A computer-implemented method according to claim 2, wherein selecting at least one of the financial strategies comprises the step of selecting a financial strategy which does not have a highest utility score.

The following is an examiner's statement of reasons for allowance:

The closest prior found in this case was JONES (US 6, 021,397). JONES discloses return scenarios for a plurality of core asset classes are generated based on estimated future scenarios of a number of economic factors. The core asset classes include short-term U.S. government bonds, long-term U.S. government bonds, and U.S. equities (see JONES, Col. 8: 41-43). Return scenarios refer to an equilibrium model for forecasting the returns and pricing of various core asset classes. After the core assets scenarios are generated, the factor model asset scenario generation is carried out using the results of the core asset scenarios. (see JONES, Col. 13:50; and Col. 13: 50-67). The factor model asset scenario combines the core asset scenarios with other economic factors based on historic data as well as a Market Portfolio model to estimate the future rates of return. (see JONES, Col. 14: 4-59). The asset classes are then mapped onto a set of financial products by determining exposure of the financial products to the asset classes. (JONES, Col. 15:58 - Col. 16: 5). Based on the mapping of financial products, the expected returns and correlations of the financial products are generated and used to produce an optimized portfolio of financial products.(see JONES, Col. 6:14-39 and Col. 17: 18-35).

JONES fails to teach, suggest or render obvious, either alone or in combination, as now recited in claim 2, “calculating a plurality of *attribute measures* for each financial strategy based on the *financial projections* for each respective financial strategy, the plurality of attribute measures corresponding to the plurality of attributes for the at least one financial goal; calculating a *utility score* for each financial strategy based on the plurality of the attribute

measures for each respective financial strategy and the investor financial preferences regarding the plurality of attributes for the at least one financial goal; and selecting at least one of the financial strategies from the plurality of financial strategies by the computer *based on the utility scores* for the plurality of financial strategies.

Claims 3-21, 23, 32, and 39-42 depend, directly or indirectly, on claim 2 and are submitted as allowable for at least the same reasons.

JONES fails to teach, suggest or render obvious, either alone or in combination, as now recited in claims 25 and 30, A computer-readable medium having computer-executable instructions that when executed by a computer, "...calculates a plurality of attribute measures for each financial strategy based on the financial projections for each respective financial strategy, the plurality of attribute measures corresponding to the plurality of attributes for the at least one financial goal; ...calculates a utility score for each financial strategy based on the plurality of the attribute measures for each respective financial strategy and the investor financial preferences regarding the plurality of attributes for the at least one financial goal; and ...selects at least one of the financial strategies from the plurality of financial strategies *based on the utility scores* for the plurality of financial strategies."

Claim 34 depends, on claim 30 and is submitted as allowable for at least the same reasons.

JONES fails to teach, suggest or render obvious, either alone or in combination, as now recited in claim 26 and 29, A computer system for selecting at least one financial strategy from a plurality of financial strategies to achieve at least one financial goal having, "means for

calculating a plurality of attribute measures for each financial strategy based on the financial projections for each respective financial strategy, the plurality of attribute measures Corresponding to the plurality of attributes for the at least one financial goal; means for **calculating** a utility score for each financial strategy based on the plurality of the attribute measures for each respective financial strategy and the investor financial preferences regarding the plurality of attributes for the at least one financial goal; and means for selecting at least one of the financial strategies from the plurality of financial strategies based on the utility scores for the plurality of financial strategies.

Claim 33 depends, on claim 26 and is submitted as allowable for at least the same reasons.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

2. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Foreign Patents: JP 2002140560 Financial Planning Support System.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANIEL S. FELTEN whose telephone number is (571)272-6742. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Daniel S Felten
Primary Examiner
Art Unit 3696

/Daniel S Felten/
Primary Examiner, Art Unit 3696